



News Release

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

FOR IMMEDIATE RELEASE

Contact: Scott Holeman, (816) 783-8003
Miun Gleeson (816) 783-8077

EXECUTIVE
HEADQUARTERS

2301 MCGEE STREET
SUITE 800
KANSAS CITY MO
64108-2662
VOICE 816-842-3600
FAX 816-783-8175

GOVERNMENT
RELATIONS

HALL OF THE STATES
444 NORTH CAPITOL ST NW
SUITE 701
WASHINGTON DC
20001-1509
VOICE 202-624-7790
FAX 202-624-8579

SECURITIES
VALUATION
OFFICE

48 WALL STREET
6TH FLOOR
NEW YORK NY
10005-2906
VOICE 212-398-9000
FAX 212-382-4207

WORLD
WIDE WEB

www.naic.org

Emergency Insurance Information for Hurricane Katrina Victims

KANSAS CITY, Mo. (September 2, 2005) — Many residents of the Gulf states are being relocated to surrounding states in the wake of Hurricane Katrina. While it is uncertain when they will be able to return to their homes, those leaving devastated areas may have questions about their insurance, but do not know where to turn for help. The National Association of Insurance Commissioners (NAIC) is coordinating consumer assistance divisions nationwide to assist evacuees with questions regarding their insurance. Those numbers are listed below.

In addition, to obtain electronic access to a list of insurance carriers that have set up disaster hot lines to help their policyholders, consumers may visit the NAIC Web site at: www.naic.org. Insurance company toll-free numbers are also listed below.

Consumers are encouraged to contact their insurance carrier for assistance with questions about claims or their policies. The NAIC recognizes that extensive flooding, loss of electricity and displacement of people has hindered insurance adjustors' access to affected residents and business owners.

Other emergency contact information is also listed here and on the NAIC Web site.

State Government Insurance Help Lines

Alabama Department of Insurance Consumer Help Line
800-433-3966
334-241-4141

Louisiana Department of Insurance Consumer Help Line
800-259-5300
225-342-5900

Mississippi Department of Insurance Consumer Help Line
800- 562-2957
601-359-2453

Texas Department of Insurance Consumer Help Line
800-252-3439
800-578-4677

-More-

Georgia Department of Insurance
800-656-2298
404-656-2056

Florida Department of Insurance
800-882-3054
850-413-3131
800-342-2762 – (FL only)

Tennessee Department of Insurance
800-342-4029
615-741-2241

Arkansas Department of Insurance
800-282-9134
501-371-2600

Immediate Disaster Assistance from the American Red Cross

If you have immediate emergency needs for food, clothing, shelter, or medical care contact one of the local offices of the American Red Cross. You can visit a local office or call their toll-free number at 1-866-438-4636.

Federal Government Help Line

Federal Emergency Management Agency (FEMA)

You may qualify for assistance from the federal government. You can apply by calling 800-621-FEMA (800-621-3362). The information you will need includes:

The street address of your damaged property

Your current mailing address and a telephone number where you can be reached in the event you have been forced to relocate

Your Social Security Number

Your household's approximate gross income at the time of the flood or, if you are reporting business damages, the gross income of the business

Information on the type of insurance coverage you have, particularly flood insurance

Insurance Company Toll-Free Catastrophe Hot Lines

If you have homeowners, automobile, flood, renters, or other insurance, please contact your insurance company to file your claims. The following insurance companies have set up hotlines for insureds displaced by Katrina:

-more-

A

ACE USA Clients receive individual 800 numbers or call 800 433-0385 (ACE USA/INAMAR Marine claims); 800 234-7354 (Disaster Mortgage Protection claims)

Acuity 800-242-7666

Alfa Insurance Group 888-964-2532

Alabama Municipal Insurance Corporation 866-239-AMIC

Allmerica 800-628-0250

Allstate 800-54-STORM (800-547-8676)

Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)

American Bankers Insurance Company 800-245-1505

American Federation Insurance Company 800-527-3907

American General Property Insurance Company of Florida 800-321-2452

American International Group 800-433-8880 (auto & home)

American National Property & Casualty Company & Affiliates 800-333-2861

American Reliable Insurance Company 800-245-1505

American Skyline Insurance Company 888-298-5224

American States Insurance Company 888-557-5010

American Strategic Insurance 866-ASI-LOSS (274-5677)

American Superior Insurance 954-577-2202

Arch Insurance 800-817-3252

Argus Fire & Casualty Company 954-331-4722

Armed Forces Insurance Exchange 800-828-7736

Atlantic Mutual Insurance Company 800-945-7461

Atlantic Preferred Insurance Company 800-673-4952

Auto Owners Insurance Group (Palm City) 800-783-1269

Auto Owners Insurance Group (Ft. Meyers) 800-437-2256

AXA Re Property and Casualty 800-216-3711

B

Bankers Insurance Company 800-765-9700

Bankers Security Insurance Company 800-765-9700

Bituminous 800-822-2905 (Florida); 800-605-0311 (Mississippi & Louisiana); 800-678-3104 (National)

Bristol West Insurance Group 800-BRISTOL

C

Capital Preferred 800-734-4749 or 888-388-2742

Catawba Insurance 800-711-9386

Century Surety Insurance Company 800-850-0422

CHUBB Insurance Group 800-252-4670 (800-CLAIMS-0)

Church Mutual Insurance 800-554-2642

-more-

Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
Cincinnati Insurance Company (call your local agent first and then
1-877-242-2544)
Clarendon National Insurance Company 800-216-3711
Clarendon Select Insurance Company 800-509-1592
CNA 877-262-2727
Colony Insurance Company 800-577-6614 ext. 1715
Companion Property & Casualty 800-649-2948
Cotton States Mutual Group 800-282-6536
CUNA Mutual 800-637-2676
Cypress 888-352-9773

E

EMC Insurance Companies 800-910-4988
Encompass Insurance Company 800-588-7400
Erie Insurance Group 800-367-3743

F

Farmers 800-435-7764
FCCI (first report of injury) 800-226-3224
Federal Mutual 888-333-4949
Federated National Insurance Company 800-420-7075
FEMA 800-621-3362 (800-621-FEMA)
Fidelity & Casualty Insurance Company 800-725-9472
Fidelity National Insurance Company 800-220-1351
Fidelity National Property and Casualty Insurance Company 800-725-9472
Fireman's Fund 888-347-3428 (888-FIREHAT)
First Floridian 800-252-4633 (800-CLAIM33) (personal); 800-238-6225
(business)
First Premium Insurance Group (Lloyd's Mobile Home) 800-432-3072
First Protective Insurance Company 877-744-5224
First Trenton 800-468-7341
Florida Family Insurance Company 888-486-4663 or 888-850-4663
Florida Farm Bureau Insurance Companies 800-330-3327
Florida Select 888-700-0101
Florida Preferred Property Insurance Company 800-673-4952
FM Global 877-639-5677 (877-NEWLOSS)
Foremost Insurance Company 800-527-3907

G

GE Employers Re 866-413-8978
GEICO 800-841-3000

-more-

General Star Indemnity Company 800-624-5237
General Star National Insurance Company 800-624-5237
Georgia Casualty & Surety 800-279-8279 (claim reporting); 866-458-7506
(claim dept.)
Georgia Farm Bureau 866-842-32276
GMAC Insurance (Auto Claims) 800-468-3466
Granada Insurance Company 800-392-9966
Great American 800-221-7274
Guide One 888-748-4326

H

Hanover Insurance (Allmerica) 800-628-0250
Harbor Insurance Company - 800 216-3711
The Hartford - 800-243-5860
Hartford Insurance Company of the Midwest 800-637-5410 or 800-243-5860
Hartford Steam 800-HSB-LOSS
Holyoke Mutual - 800-225-2533

I

ICAT 866-789-4228
Industrial Risk Insurers - 860-520-7347 (Business claims)
Interstate Fire & Casualty 800-456-8458, Ext. 770

L

Liberty Mutual - 800-2CLAIMS (800-225-2467)
Liberty Mutual Fire Insurance Company 800-637-0757 (in state); 800-633-1833
(24 hour)
Louisiana Citizens Property Insurance Corporation 800-274-9830
Louisiana Farm Bureau 866-275-7322

M

Main Street America Group 877-282-3844
Mercury Insurance Group 800-987-6000
MetLife Auto & Home 800-854-6011
Mississippi Farm Bureau 866-275-7322

N

National Flood Insurance Program (NFIP) - 1-800-427-4661
National Insurance Company 800-239-2121
Nationwide 800-421-3535

-more-

North Pointe Insurance Company 877-878-1991

O

Ohio Casualty and West American Insurance Company 888-701-8727

Old Dominion Insurance Company 877-425-2467 or 800-606-7992

Omaha Property & Casualty 800-638-2592 (Flood only)

Omega Insurance Company 800 216-3711

OneBeacon 877-248-4968

P

Poe Financial Group 800-673-4952

Progressive Auto Insurance 800-PROGRESSIVE (766-4737)

Q

QualSure Insurance Corp. 877-563-0150

R

Regency (Tower Hill) 800-216-3711

Republic Fire & Casualty (Homeowners, Dwelling Fire, Auto & Commercial)
800-451-0286

Republic Group (Republic Fire & Casualty, Republic Underwriters Southern
Ins Co, Southern Underwriters Ins) 800-451-0286

Republic Underwriters (Commercial) 800-451-0286

RLI Insurance Company 800-444-0406

Royal & Sun Alliance 800-847-6925

S

SAFECO 800-332-3226

Scottsdale Insurance Company 800-423-7675

Security National Insurance Company 800-Bristol

Selective 866-455-9969

Service Insurance Company 800-780-8423

Shelter Insurance Group 800-SHELTER (800-743-5837)

Sompo Japan 800-444-6870

Southern Family Insurance Company 800-673-4952

Southern Fidelity 866-874-7342

Southern Insurance Company (Commercial) 800-451-0286

Southern Underwriters (Commercial) 800-451-0286

Southwest Business Corp. (Lloyd's Excess Flood) 800-527-0066 Ex. 7389

St. Johns Insurance Company 800-748-2030

-more-

St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) -Auto and Home Claims;
800-STPAUL (800-787-2851) - Business Claims
St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims;
800-787-2851 - Business Claims; 800-356-6663 -Flood Claims
State Farm Insurance 800-SF-CLAIM (800-732-5246)
Sunshine State Insurance Company 877-329-8795

T

TAPCO 888-437-0373
Texas Farm Bureau 800-772-6535
Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
Travelers 800-252-4633 (800-CLAIM 33) – Personal Claims; 800-238-6225 - Business Claims;
800-356-6663 (Flood claims)
Travelers Boat & Yacht 800-772-4482
Travelers WC (first report of injury) 800-238-6225

U

United Fire Insurance Company 800-343-9131
United Property and Casualty Company 800-861-4370
Universal Insurance Company 888-846-7647
USAA 800-531-8222
USF&G 800-787-2851; 800-631-6478 (homeowners claim); 407-660-9000 (customer service)
USLI 800-523-5545

V

Vanguard Fire & Casualty Company 888-343-5585

X

XL Insurance 800-688-1840

Z

Zenith (first report of injury) 800-440-5020
Zurich Insurance Company 800-987-3373

-more-

The NAIC recommends taking the following actions in the event of weather-related loss:

- Contact your insurer and let them know that you have a claim. Ask them for immediate financial assistance in covering additional living expenses that are generally provided under homeowner's policies.
- Let your insurer know how to get in touch with you. Cooperate with your insurer in completing any claim forms and proof of loss forms that they may require. Let your agent or insurance company know of your temporary forwarding address and phone number.
- If you have a dispute with your insurer about the amount of the claim settlement, contact your state insurance department for assistance.
- If your home is damaged or is currently awaiting repairs, take steps to protect your home from further damage and document the state of your home with photos or video.
- Beware of downed power lines, especially near water – to avoid risk of electrocution.
- When returning home, do not drive through flooded areas or through road barriers –they are there for your safety.
- If your house is damaged, shut electricity off at the breakers. Keep power off until an electrician has inspected your system for safety.
- Copies of your household inventory and other documentation will assist the adjuster in assessing the value of the destroyed property.
- Immediately report property damage or additional damage to your insurance agent and company.
- If you have difficulty reaching your insurance company, contact your state insurance department's consumer hotline for assistance. Links to all state insurance departments can be found on www.naic.org.
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Beware of fly-by-night repair businesses. Hire licensed and reputable service and repair people. Get references and use local businesses, when possible.

If you have any questions or concerns regarding your insurance coverage, your state insurance department is your best resource to provide you with the help and assistance you need.

About the NAIC

Headquartered in Kansas City, Missouri, the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The association's overriding objective is to protect consumers and help maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, it is the oldest association of state officials. For more information, visit the NAIC on the Web at www.naic.org/pressroom.